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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/542,676	04/03/2000	Jay S. Walker	96-059-1	4522
22927	7590	08/05/2004	EXAMINER	
WALKER DIGITAL FIVE HIGH RIDGE PARK STAMFORD, CT 06905			POINVIL, FRANTZY	
			ART UNIT	PAPER NUMBER
			3628	

DATE MAILED: 08/05/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.

09/542,676

Applicant(s)

WALKER ET AL.

Examiner

Frantzy Poinvil

Art Unit

3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 19 February 2004.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 16, 19, 23 and 25-44 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☒ Claim(s) 16, 19 and 28-44 is/are allowed.
- 6) ☒ Claim(s) 23, 25-27 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

## Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

## Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date 5/6/04.
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_.

### DETAILED ACTION

1. Applicant's arguments are moot in view of the new grounds of rejection.

#### *Claim Rejections - 35 USC § 102*

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –  
(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 23 and 25-27 are rejected under 35 U.S.C. 102(e) as being anticipated by Pare, Jr. et al. (US Patent No. 6,154,879).

As per claim 23, Pare, Jr. et al. disclose all the claimed features particularly:

An apparatus comprising:

A processing unit;

A communications unit, in communication with the processing unit, operable to transmit and receive information regarding a second account identifier for use in place of a first account identifier; and

A memory device connected to the processing unit, the memory device containing:

data representing a plurality of predetermined account identifiers,  
data representing a status for each of the plurality of predetermined  
account identifiers, and

a program, adapted to be executed by the processing unit, to  
receive the second account identifier, with at least one of the plurality of  
predetermined account identifiers to identify one predetermined account identifier matching the  
second account identifier, and

verify the second account identifier in accordance with the comparing step  
and the data representing the status of the one predetermined account identifier.

Applicant is directed to columns 4-25 of Pare, Jr. et al.

As per claim 25, Pare, Jr. et al. disclose all the claimed features particularly;

A method, comprising the steps of :

Providing a memory device containing

Data representative a plurality of predetermined account identifiers and

Data representing a status for each of the plurality of predetermined account  
identifiers;

Receiving a second account identifier for use in place of a first account identifier;

Comparing the second account identifier with the plurality of predetermined account  
identifiers to identify one predetermined account identifier matching the second account  
identifier; and

Verifying the second account identifier in accordance with the comparison step and the data representing the status of the one predetermined account identifier.

Applicant is directed to columns 4-25 of Pare, Jr. et al.

As per claim 26, Pare, Jr. et al. disclose all the claimed features particularly;

A method, comprising the steps of:

Receiving a plurality of second account identifiers at a memory device, each second account identifier being different from remaining second account identifiers; and

Verifying that each of the plurality of second account identifiers indicates a first account identifier,

Wherein each of the plurality of second account identifiers comprises a second identifier for use in place of a first account identifier.

As per these claimed features, applicant is directed to columns 4-25 of Pare, Jr. et al.

As per claim 27, Pare, Jr. et al. teach the first account identifier and each account identifier respectively comprise sixteen digits. See figures 10 and 11 of Pare, Jr. et al.

3. Claims 16, 19 and 28-44 are allowable over the art of record.

***Conclusion***


4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Frantzy Poinvil whose telephone number is (703) 305-9779. The examiner can normally be reached on Monday-Thursday 7:00AM-5:30PM.

The fax phone numbers for the organization where this application or proceeding is assigned are (703) 872-9326 for regular communications and (703) 872-9327 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

FP

May 13, 2004

  
**FRANTZY POINVIL**  
**PRIMARY EXAMINER**  
*Au 3628*